

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Secured Creditor
The Bank of New York Mellon Trust Company, fka The
Bank of New York Trust Company as Successor in
Interest to JP Morgan Chase Bank N.A. as Successor in
Interest to Bank One, N.A. as Trustee for Asset Backed
Funding Corporation Mortgage Loan Asset-Backed
Certificates Series 2003-WF1

In Re:

Nelson Fidelis De Goes
Mariann Fidelis De Goes

Debtors.



Order Filed on July 8, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 18-21535 ABA

Adv. No.:


Hearing Date: 6/25/19 @ 10:00 a.m..

Judge: Andrew B. Altenburg, Jr.

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: July 8, 2019



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

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Debtors: Nelson Fidelis De Goes, Mariann Fidelis De Goes

Case No: 18-21535 ABA

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, The Bank of New York Mellon Trust Company, fka The Bank of New York Trust Company as Successor in Interest to JP Morgan Chase Bank N.A. as Successor in Interest to Bank One, N.A. as Trustee for Asset Backed Funding Corporation Mortgage Loan Asset-Backed Certificates Series 2003-WF1, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 23 Stag Run, Washington Township, NJ 08080, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Andrew B. Finberg, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of June 24, 2019, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due October 2018 through June 2019 for a total post-petition default of \$13,935.77 (1 @ \$1,505.30, 5 @ \$1,557.09, 3 @ \$1,548.34); and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall make an immediate payment of \$10,000.00; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$3,935.77 will be paid over six months by Debtor remitting \$655.96 per month for five months and \$655.97 for one month, which additional payments shall begin on August 1, 2019 until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume July 1, 2019, directly to Secured Creditor's servicer Specialized Loan Servicing, LLC, P.O. Box 636007, Littleton, Colorado 80163 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

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Debtors: Nelson Fidelis De Goes, Mariann Fidelis De Goes

Case No: 18-21535 ABA

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RELIEF FROM STAY

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan and the motion is hereby resolved.

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Nelson Fidelis De Goes
Debtor

Case No. 18-21535-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jul 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 10, 2019.

db #+Nelson Fidelis De Goes, 23 Stag Run, Sewell, NJ 08080-3303

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 10, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 8, 2019 at the address(es) listed below:

Andrew B. Finberg on behalf of Debtor Nelson Fidelis De Goes andy@sjbankruptcylaw.com,
abfecf@gmail.com;finbergar39848@notify.bestcase.com
Charles G. Wohlrab on behalf of Creditor The Bank of New York Mellon Trust Company,N.A., as
successor-in-interest to all successors and assigns of Bank One, N.A., as Trustee for Asset Backed
Funding Corporation Mortgage Loan Asset-Backed Certi cwohrlab@logs.com,
njbankruptcynotifications@logs.com
Denise E. Carlon on behalf of Creditor The Bank of New York mellon, fka The Bank of New York
as Successor in interest to JP Morgan Chase Bank NA as Trustee for Asset Backed Funding
Corporation Mortgage Loan Asset Backed Certificates Series dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Rebecca Ann Solarz on behalf of Creditor The Bank of New York mellon, fka The Bank of New
York as Successor in interest to JP Morgan Chase Bank NA as Trustee for Asset Backed Funding
Corporation Mortgage Loan Asset Backed Certificates Series rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7